



EDITORIAL

The eleventh issue of *Ushus* brings to you a wide variety of scholarly articles encompassing socio-economic and managerial issues.

The first paper "Information technology and banking sector with reference to customer satisfaction" focuses on the impact of automation of the public sector banks as per the reflections of the bank officials and the customers. The crest of the article lies in the fact that the customers are being able to keep abreast with the exchange of automation in the modern banking practices and the survey brings out their perception towards it and throws some light on the effective ways to deal with this crisis. The study concludes with the analytical results that public sector bank customers have a positive inclination towards technological upgradation but the banks need to be more flexible in their work process and focus on marketing themselves in order to entrap a larger customer base.

The paper titled "Administration of micro-credit by national bank" talks about the successful micro-finance initiatives taken by NABARD how aptly they had been implemented and evolved as a sustainable social movement over a decade now. The study also emphasizes on the core strategies of SHGs and the growth of the micro-finance sector. It throws light on NABARD's contributions towards the development of the society and its services in the field of micro-finance. The study entrap various stakeholders' interests in NABARD's activities and discusses the various innovative approaches taken into implementation like JLG and MF Development fund to optimize and aptly administer the level of micro-credit in the country.

The paper "The role of marketing research for entrepreneurship" portrays an effective framework of the methodology of marketing research. It brings to the fore the role of marketing research in entrepreneurship. Defining the purpose being the first criteria, the study rolls out different methodologies as to how marketing research should be implemented for successful entrepreneurship. In the second half of the study, sincere efforts have been made to narrate the nature of marketing research that can be ideally applied to different stages of successful venture life cycle.

The paper "Business ethics in practice" demonstrates the importance of the good ethical practices which need to be followed in business to reap the fruits of success in the long run. It lists out the proper meaning of ethical behaviour and its practices in the business and also focuses on the important factors that influence ethical behaviour of the people in the organization. This gives a better perspective on understanding the essence of ethics in business practices.

In the paper "Methodological issues in management research" the author articulates the importance of well-tested methods and then implementation in management research. It also provides a holistic approach to look at the structure and techniques of management research. The author emphasizes that the framework not only improves the overall study but also gives authenticity in research findings.

The paper titled "Importance of organizational climate in contemporary management" talks about the impact of organizational climate and the factors influencing the manifestation of the attitudes of employees towards the build-up of a positive climate in an organization. Organizational climate being a multi-dimensional concept, the study indulges itself into the practices of different dimensions prevailing in the organization and throws light on the benefits that can be reaped from it. In its concluding part, the study confirms the positive relationship existing between organizational climate and employee performance, also stating that participation is an integral part in developing a sound organizational climate, thereby creating job satisfaction.

The paper "Managing work-life balance: role of HR dept in IT sector" portrays satisfied employees as those who contribute greater business benefits for the employer. The study is an endeavor to blend the work-life balances of employees in the IT industry. Through this study the author reveals that flexi-work timings, adequate leave options and regular review of the work schedule result in wholesome work-life balance of the employees.

The paper "Courier Services in India: Concerns for Effective Service Delivery" provides an insight into the vital and crucial aspects of enhancing service delivery in the courier service industry in India. It talks about the current courier industry set-up and the steps involved in the delivery process. The author concludes by highlighting the fact that courier companies have to maintain quality services, customer satisfaction, and effective service delivery with reasonable pricing to survive in the business.

The paper "A study on brand consciousness among children and its effect on family buying behaviour in Bangalore city" attempts to bring to the fore the level of brand consciousness among the Indian children. The author examines the effect of such brand consciousness in children by studying a few select samples of children and their parents spread over the south Bangalore city, and analyses how such behaviour can influence the family buying decisions.

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